What is claimed is:

1.   A method for interactively assisting
purchase decision-making, comprising:

receiving data relating to purchasing
options, the options including shopping and investing;

querying based on the data;

receiving a response to the querying; and

guiding purchase decision-making based on
the data and the response until a final purchase selection
is indicated.

2.   The method defined in claim 1, the
receiving data further comprising receiving data relating
to purchasing options, the options including shopping,
investing, and traveling.

3.   The method defined in claim 1, the guiding
purchase decision-making comprising:

generating at least one selectable list of
purchase categories based on the data and responses; and

receiving at least one selection of a
purchase category based at least in part on the
generating.

4.   The method defined in claim 1, the guiding
purchase decision-making comprising:

generating a plurality of selectable lists
of purchase categories based on the data and response; and

receiving a plurality of selections of a purchase category based at least in part on the generating.

5. The method defined in claim 1, further comprising:

transmitting the user data to a seller or provider of service.

6. The method defined in claim 5, further comprising:

receiving seller or provider of service data based on the transmitting.

7. The method defined in claim 1, further comprising:

receiving seller or provider of service data.

8. The method defined in claim 1, further comprising:

analyzing data from a seller or a provider of service in order to make a purchase recommendation.

9. The method defined in claim 1, further comprising:

relaying data to a seller or provider of service, in order to finalize a purchase transaction.

10. The method defined in claim 1, further comprising:

provideing an interface capable of receiving data from, and displaying information to, a web page.

11. The method defined in claim 1, further comprising:

enabling a plurality of purchase selections to be made.

12. The method defined in claim 1, further comprising:

receiving information relating to the total amount of money available for purchase purpose.

13. The method defined in claim 1, further comprising:

calculating a total purchase cost associated with a purchase selection.

14. The method defined in claim 1, further comprising:

receiving information relating to the total amount of money available for purchase purpose;

calculating a total purchase cost associated with a purchase selection; and

comparing the total purchase cost with the total amount of money available for purchase purpose.

15. A method for interactively assisting purchase decision-making, comprising:

receiving data relating to purchasing options, the options including shopping and investing;

querying based on the data;

receiving a response to the querying; and

guiding purchase decision-making based on the data and the response until a final purchase selection is selected.

16. A method for interactively assisting purchase decision-making, comprising:

receiving data relating to purchasing options, the options including shopping and investing;

querying based on the data;

receiving a response to the querying; and

guiding purchase decision-making based on the data and the response until a final purchase selection is presented.

17. The method of claim 16 further comprising receiving the final purchase choice from one of a seller or provider of service.

18. The method of claim 17 further comprising accepting a counter-offer to the final purchase choice.

19.   The method of claim 18 further comprising transmitting the counter-offer to the one of a seller or provider of service.

20.   The method of claim 19, further comprising receiving a second counter offer based on the counter offer and relaying the second counter offer to the one of a seller or provider of service.